

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

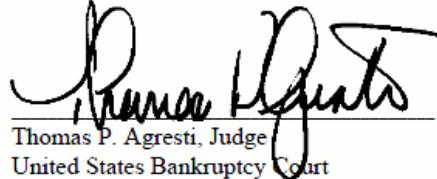
IN RE:

Andrew Joseph Komorowski	:	Case No. 13-11467-TPA
Carol Rose Komorowski	:	Chapter: 13
Debtor(s)	:	
	:	
	:	
	:	

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND**  
**TERMINATING WAGE ATTACHMENT**

AND NOW, this *26th day of October, 2017*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby ***ORDERED, ADJUDGED and DECREED*** as follows:

- (1) The above-captioned case is ***DISMISSED, without prejudice***. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***
- (2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.
- (3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.
- (4) The Clerk shall give notice to all creditors of this dismissal.



Thomas P. Agresti, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

In re:  
Andrew Joseph Komorowski  
Carol Rose Komorowski  
Debtors

Case No. 13-11467-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar  
Form ID: 309

Page 1 of 2  
Total Noticed: 38

Date Rcvd: Oct 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2017.

db/jdb +Andrew Joseph Komorowski, Carol Rose Komorowski, 448 East 28th Street, Erie, PA 16504-1110  
cr +Deutsche Bank National Trust Company, by its serv, Stern & Eisenberg, PC, 1581 Main St, Suite 200, Warrington, Pa 18976-3400  
cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
cr +Wells Fargo Bank, National Association, by its ser, Stern & Eisenburg, PC, 1581 Main St, Suite 200, Warrington, Pa 18976-3400  
13856433 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy, El Segundo, CA 90245-3504  
13761568 +Beneficial Auto / Santander, Santander Consumer USA, Po Box 961245, Attn: Bankruptcy, Fort Worth, TX 76161-0244  
13761569 +Capital One / Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
13761571 +City National Bank / Ocwen Loan Service, Attn: Bankruptcy, PO Box 24738, West Palm Beach, FL 33416-4738  
13761573 +Community Medicine, Inc., 1024 West View Park Drive, Pittsburgh, PA 15229-1771  
13761574 +Creditech / Cbalv, Attn: Collections, Po Box 99, Bangor, PA 18013-0099  
13761576 +Diversified Adjustments, Dasi - Bankrupcty, Po Box 32145, Fridley, MN 55432-0145  
13761578 +Erie County Tax Claim Bureau, 140 West 6th Street, Room 110, Erie, PA 16501-1073  
13830507 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
13761585 +Midland Mortgage Company, Mid First Bank, Attention: Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648  
13761586 Nco Financial / 51, Po Box 13574, Philadelphia, PA 19101  
13777552 +Ocwen Loan Servicing, LLC, Attn: Donnya Reagor, 2900 Esperanza Crossing, Austin TX 78758-3658  
13761587 +Saint Vincent Institute, 3530 Peach Street, LL 1, Erie, PA 16508-2768  
13761589 Saxon Mortgage Service, PO Box 202079, Florence, SC 29502-2079  
13777553 +Udren Law Offices, Attn: Stuart P. Winneg, Esquire, 111 Woodcrest Road, Cherry Hill NJ 08003-3620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
13802232 EDI: RESURGENT.COM Oct 27 2017 01:19:00 CACH, LLC, PO BOX 10587, GREENVILLE, SC 29603-0587

13761570 +EDI: CAPITALONE.COM Oct 27 2017 01:19:00 Capital One Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285  
13761572 +EDI: WFNNB.COM Oct 27 2017 01:19:00 Comenity Bank / Fashion Bug, Po Box 182789, Columbus, OH 43218-2789  
13761575 EDI: RCSDELL.COM Oct 27 2017 01:18:00 Dell Financial Services, Attn: Bankruptcy, Po Box 81577, Austin, TX 78708  
13768754 +EDI: TSYS2.COM Oct 27 2017 01:18:00 Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
13761577 +EDI: TSYS2.COM Oct 27 2017 01:18:00 Dsnb Macys, 9111 Duke Boulevard, Mason, OH 45040-8999  
13761579 +E-mail/Text: kthomas@eriefcu.org Oct 27 2017 01:52:40 Erie Federal Credit Union, 1109 East 38th Street, Erie, PA 16504-1845  
13761580 +EDI: RMSC.COM Oct 27 2017 01:19:00 GE Capital Retail Bank / JCPenney, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
13761581 +EDI: RMSC.COM Oct 27 2017 01:19:00 GE Capital Retail Bank / Lowes, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104  
13761582 +EDI: RMSC.COM Oct 27 2017 01:19:00 GE Capital Retail Bank / Walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
13761584 +EDI: HFC.COM Oct 27 2017 01:19:00 Hsbc / Kawasaki, Attention: Bankruptcy, PO Box 9068, Brandon, FL 33509-9068  
14104034 +Fax: 407-737-5634 Oct 27 2017 03:44:53 Ocwen Loan Servicing, LLC, ATTN: Cashiering Department, 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409-6493  
13819744 EDI: PRA.COM Oct 27 2017 01:18:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
13807855 EDI: Q3G.COM Oct 27 2017 01:19:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
13761588 +EDI: DRIV.COM Oct 27 2017 01:19:00 Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244  
13761590 +EDI: WTRRNBNB.COM Oct 27 2017 01:19:00 Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673  
13761583 EDI: WACHOVIA.COM Oct 27 2017 01:18:00 Homeq Servicing, Po Box 13716, Sacramento, CA 95853  
13790165 EDI: WFFC.COM Oct 27 2017 01:18:00 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438  
13761591 +EDI: WFFC.COM Oct 27 2017 01:18:00 Wells Fargo Finance Bank, Attention: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 19

District/off: 0315-1

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Erie Federal Credit Union  
cr MIDFIRST BANK  
cr Wells Fargo Bank, NA , As Trustee Under Pooling An  
14128127\* +Ocwen Loan Servicing, LLC, Attn: Cashiering Department, 1661 Worthington RD., Suite 100,  
West Palm Beach, FL 33409-6493

TOTALS: 3, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor MIDFIRST BANK agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Andrew John Marley on behalf of Creditor Wells Fargo Bank, National Association, by its servicer, Ocwen Loan Servicing, LLC amarley@sterneisenberg.com, ckohn@sterneisenberg.com  
Daniel P. Foster on behalf of Joint Debtor Carol Rose Komorowski dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Debtor Andrew Joseph Komorowski dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
Jeremy J. Kobeski on behalf of Creditor Wells Fargo Bank, NA , As Trustee Under Pooling And Servicing Agreement etal pawb@fedphe.com  
Jerome B. Blank on behalf of Creditor Wells Fargo Bank, NA , As Trustee Under Pooling And Servicing Agreement etal pawb@fedphe.com  
Joseph P. Schalk on behalf of Creditor Wells Fargo Bank, NA , As Trustee Under Pooling And Servicing Agreement etal jschalk@barley.com, sromig@barley.com  
Leslie J. Rase, Esq. on behalf of Creditor Deutsche Bank National Trust Company, by its servicer Ocwen Loan Servicing, LLC lrase@sterneisenberg.com, ddelvecchio@sterneisenberg.com;dbogucki@sterneisenberg.com  
Leslie J. Rase, Esq. on behalf of Creditor Wells Fargo Bank, National Association, by its servicer, Ocwen Loan Servicing, LLC lrase@sterneisenberg.com, ddelvecchio@sterneisenberg.com;dbogucki@sterneisenberg.com  
Michael S. Jan Janin on behalf of Creditor Erie Federal Credit Union mjanjanin@quinnfirm.com, knottingham@quinnfirm.com;mboni@quinnfirm.com;mgleba@quinnfirm.com;mmnquinnbankruptcy@gmail.com;myers@quinnfirm.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winneour cmeecf@chapter13trusteeewdpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
Thomas Song on behalf of Creditor Wells Fargo Bank, NA , As Trustee Under Pooling And Servicing Agreement etal thomas.song@phelanhallinan.com  
William E. Miller on behalf of Creditor Deutsche Bank National Trust Company, by its servicer Ocwen Loan Servicing, LLC wmillier@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 16